

**Information to identify the case:**

Debtor 1	<b>Samuel E. Miller</b>	Social Security number or ITIN	xxx-xx-5156
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21086-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(b) is granted to:

Samuel E. Miller

8/7/24

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan**

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

**For more information, see page 2 >**

- ♦ debts for most taxes;
- ♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ♦ some debts which the debtors did not properly list;
- ♦ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Samuel E. Miller  
Debtor

Case No. 19-21086-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 07, 2024

User: auto  
Form ID: 3180WH

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2024:

Recip ID	Recipient Name and Address
db	+ Samuel E. Miller, 1110 Woodward Avenue, Mc Kees Rocks, PA 15136-2212
cr	+ Township of Stowe, Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6002
15014926	+ Allegheny County Dept of Court Records, 414 Grant Street, Pittsburgh, PA 15219-2409
15014928	+ Bank of New York Mellon, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
15014929	+ Brighton Radiology Associates, PO Box 536287, Pittsburgh, PA 15253-5904
15014931	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, PO Box 742537, Cincinnati, OH 45274
15014930	+ Capital Magazine Service, 1030 St Georges #200, Avenel, NJ 07001-1330
15014935	+ Creditech, PO Box 99, Bangor, PA 18013-0099
15014937	Ditech Financial, PO Box 6172, Rapid City, SD 57709
15014938	+ Diversified Consultants, 10550 Deerwood Park Blvd, Suite 309, Jacksonville, FL 32256-2805
15014939	+ Duquesne Light Company, Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0067
15014940	+ Emergency Resource Management, PO Box 371980, Pittsburgh, PA 15250-7980
15014942	+ Guardian Protection Services, PO Box 37751, Philadelphia, PA 19101-5051
15014943	+ Judith Gibson, 2453 Brighton Road, Apartment 9, Pittsburgh, PA 15212-2863
15014946	+ Ohio Valley General Hospital, 25 Heckel Rd, Mc Kees Rocks, PA 15136-1694
15014949	+ Safe Auto Insurance, 4 Easton Oval, Columbus, OH 43219-6010
15014950	+ Stowe Twp Sewer, 555 Broadway Avenue, Mc Kees Rocks, PA 15136-3027
15048791	+ Township of Stowe, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15683419	+ Township of Stowe, GRB Law, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15014951	+ Universal Fidelity LP, PO Box 941911, Houston, TX 77094-8911
15014954	Vishal J. Dobaria, Esquire, Phelan, Hallinan, Diamond & Jones LLP, 1617 JFK Blvd, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15014955	+ West View Water Authority, 210 Perry Highway, West View, Pittsburgh, PA 15229-1895

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 08 2024 03:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 07 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 08 2024 03:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 07 2024 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-2

User: auto

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Date Rcvd: Aug 07, 2024

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cr	Email/Text: BKBCNMAIL@carringtonms.com	Aug 07 2024 23:50:00	THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW, 1600 S. Douglass Rd., Anaheim, CA 92806
cr	Email/Text: BKBCNMAIL@carringtonms.com	Aug 07 2024 23:50:00	The Bank of New York Mellon, F/K/A The Bank of New, 1600 South Douglass Rd., Anaheim, CA 92806
cr	EDI: JEFFERSONCAP.COM	Aug 08 2024 03:41:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
15014927	+ EDI: BANKAMER	Aug 08 2024 03:41:00	Bank of America Home Loans, 450 American Street, Simi Valley, CA 93065-6285
15047258	Email/Text: BKBCNMAIL@carringtonms.com	Aug 07 2024 23:50:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
15015311	+ Email/Text: ebnotifications@creditacceptance.com	Aug 07 2024 23:50:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
15014932	+ Email/Text: ebnotifications@creditacceptance.com	Aug 07 2024 23:50:00	Credit Acceptance Corporation, 25505 West Twelve Mile Road, P.O. Box 5176, Southfield, MI 48086-5176
15014933	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 07 2024 23:52:00	Credit Management Company, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346
15014934	+ Email/PDF: creditonebknofications@resurgent.com	Aug 08 2024 00:04:48	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15014936	+ EDI: DISH	Aug 08 2024 03:41:00	Dish Network, PO Box 105169, Atlanta, GA 30348-5169
15057551	+ Email/Text: kburkley@bernsteinlaw.com	Aug 07 2024 23:52:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15014941	+ EDI: AMINFOFP.COM	Aug 08 2024 03:41:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15055739	EDI: JEFFERSONCAP.COM	Aug 08 2024 03:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15033435	+ EDI: CBS7AVE	Aug 08 2024 03:41:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15014944	+ EDI: CBS7AVE	Aug 08 2024 03:41:00	Montgomery Ward, 3650 Milwaukee Street, Madison, WI 53714-2304
15014945	+ Email/Text: bankruptcy@ncaks.com	Aug 07 2024 23:50:00	National Credit Adjusters, PO Box 3023, 327 W 4th St., Hutchinson, KS 67501-4842
15014948	Email/Text: Correspondence@DuncanSolutions.com	Aug 07 2024 23:51:00	Professional Account Management, PO Box 640, Pittsburgh, PA 15320
15014947	^ MEBN	Aug 07 2024 23:47:58	Plain Green Loans, PO Box 42560, Philadelphia, PA 19101-2560
15014949	^ MEBN	Aug 07 2024 23:49:33	Safe Auto Insurance, 4 Easton Oval, Columbus, OH 43219-6010
15470934	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 07 2024 23:50:00	THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF, 1600 S. Douglass Rd., Anaheim, CA 92806-5948
15528002	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 07 2024 23:50:00	The Bank of New York Mellon, f/ka the Bank of New, 1600 S. Douglass Road, Anaheim, CA 92806-5948
15048453	Email/Text: BNCnotices@dcmservices.com	Aug 07 2024 23:51:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15014952	+ Email/Text: BNCnotices@dcmservices.com	Aug 07 2024 23:51:00	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123
15053996	EDI: AIS.COM		

District/off: 0315-2

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Aug 08 2024 03:41:00

Verizon, by American InfoSource as agent, PO  
Box 4457, Houston, TX 77210-4457

15014953

+ EDI: VERIZONCOMB.COM

Aug 08 2024 03:41:00

Verizon, 500 Technology Drive, Suite 300,  
Weldon Springs, MO 63304-2225

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2024 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Debtor Samuel E. Miller bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-19 dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Township of Stowe jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6